

Information to identify the case:

Debtor 1	Steven J. Zebert	Social Security number or ITIN	xxx-xx-4000
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Louanne Zebert	Social Security number or ITIN	xxx-xx-2535
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-20003-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Steven J. Zebert

Louanne Zebert

3/26/18

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Steven J. Zebert
Louanne Zebert
DebtorsCase No. 15-20003-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: aala
Form ID: 3180WPage 1 of 3
Total Noticed: 52

Date Rcvd: Mar 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 28, 2018.

db/jdb
cr +Steven J. Zebert, Louanne Zebert, 250 Darlen Hill Drive, Pittsburgh, PA 15239-1959
+Kingsmead Asset Holding Trust, Stern & Eisenberg, PC, 1581 Main Street, Suite 200,
Warrington, PA 18976-3400
cr +Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 375 North Shore Drive, Suite 600,
Pittsburgh, PA 15212-5866
13976083 +AT&T Wireless, c/o Palisades Collection LLC, PO Box 1244, Englewood Cliffs, NJ 07632-0244
13984626 +Advance Cardiology, 575 Coal Valley Rd., South Hills Medical Bldg. Ste. 460,
Clairton, PA 15025-3730
13976080 +Allegheny Dermatology Assoc. PC, Parkway Bldg Suite 201, 339 Old Haymaker Rd.,
Monroeville, PA 15146-3549
13976079 +Allegheny Dermatology Assoc. PC, Parkway Bldg, Ste. 201, 339 Old Haymaker Rd.,
Monroeville, PA 15146-3549
13976081 +Allegheny Radiology Assoc., PO Box 49, Pittsburgh, PA 15230-0049
13984634 +Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
14012326 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
Pittsburgh, PA 15219-6101
13976085 +DCF Dental Collection Firm, 1827 Golden Mile Hwy #B, Pittsburgh, PA 15239-2827
13976086 +Dr. Bryan C. Donohue, Credit Collections USA, 256 Greenbag Rd., Ste. 1,
Morgantown, WV 26501-7158
13976087 +Dr. Rick Rivardo, DCF Dental Collection Firm, 1827 Golden Mile Hwy #D855,
Pittsburgh, PA 15239-2827
13984640 +EMP, 100 South Owasso Blvd West, Saint Paul, MN 55117-1036
13984639 +Earned Income Tax Office Borough of Plum, 4555 New Texas Road, Pittsburgh, PA 15239-1199
13976089 +Earned Income Tax Office of Plum Boro, 4555 New Texas Road, Pittsburgh, PA 15239-1199
13976090 +Flabeg US Holding, Inc., 851 Third Ave., Brackenridge, PA 15014-1445
13976091 +Forbes Regional Health System, Collection Service Center, 839 Fifth Avenue,
New Kensington, PA 15068-6303
13976092 +Forbes Regional Hospital, PO Box 3475, Toledo, OH 43607-0475
14170687 +Harry R. Schlegel, Tax Collector, Borough of Plum, 4555 New Texas Road,
Pittsburgh, PA 15239-1167
13976093 +Home Depot/Citibank NA, c/o Northland Group Inc., PO Box 390905,
Minneapolis, MN 55439-0905
13976094 +KML Law Group, P.C., Mellon Independence Center - Suite 5000, 701 Market Street,
Philadelphia, PA 19106-1538
13976096 +Peoples Natural Gas, PO Box 644760, Pittsburgh, PA 15264-4760
13976097 +Plum Borough Municipal Authority, 4555 New Texas Road, Pittsburgh, PA 15239-1195
13984649 +Plum Borough School & Borough of Plum, 4555 New Texas Road, Pittsburgh, PA 15239-1167
13984650 +Plum EMS, 4545 New Texas Rd., Pittsburgh, PA 15239-1136
13984653 +Premier Medical Assoc., One Monroeville Center, 3824 Northern Pike, Ste. 675,
Monroeville, PA 15146-2151
13976098 +Premier Medical Assoc., PO Box 643773, Pittsburgh, PA 15264-3773
13976100 +Random Properties Acquisition Corp III, 7515 Irvine Center Drive, Ste. 100,
Irvine, CA 92618-2930
14035480 +Random Properties Acquisition Corp III, Rushmore Loan Management Services, P.O. Box 55004,
Irvine, CA 92619-5004
13976101 +Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
13984659 +Shellpoint Mortgage Servicing, 55 Beattie Pl Ste. 600, Greenville, SC 29601-2165
13984661 +UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
13976105 +UPMC St. Margaret, NCO Financial, PO Box 13570, Philadelphia, PA 19101
13976106 +USA Funds, PO Box 6180, Indianapolis, IN 46206-6180
13976107 +WPAHS, 2 Allegheny Center, 6th Floor, Pittsburgh, PA 15212-5404

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 27 2018 02:22:47 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946

13984633 +E-mail/Text: abovay@creditmanagementcompany.com Mar 27 2018 02:23:25 CMC, PO Box 16346,
Pittsburgh, PA 15242-0346
13976084 +EDI: ALLIANCEONE.COM Mar 27 2018 06:03:00 Capital One Bank, c/o Alliance One,
4850 Street Rd., Ste. 300, Feasterville Trevose, PA 19053-6643
14050206 +E-mail/Text: kburkley@bernsteinlaw.com Mar 27 2018 02:23:45 Duquesne Light Company,
c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
Pittsburgh, PA 15219-1945
13976088 +E-mail/Text: kburkley@bernsteinlaw.com Mar 27 2018 02:23:45 Duquesne Light Company,
411 7th Avenue, MD6-1, Pittsburgh, PA 15219-1942
13984641 +EDI: ESCALLATE.COM Mar 27 2018 06:03:00 Escallate, LLC, 5200 Stoneham Rd., Ste. 200,
North Canton, OH 44720-1584
14014863 EDI: NAVIENTFFKASMSERV.COM Mar 27 2018 06:03:00 Navient Solutions, Inc., P.O. Box 9640,
Wilkes-Barre, PA 18773-9640
13984603 EDI: NAVIENTFFKASMGUAR.COM Mar 27 2018 06:03:00 Navient Solutions, Inc. on behalf of USAF,
Attn: Bankruptcy Litigation Unit E3149, P.O. Box 9430, Wilkes-Barre, PA 18773-9430
13976095 +EDI: CCUSA.COM Mar 27 2018 06:03:00 Oral Maxillofacial Surgery,
c/o Credit Collections USA, 256 Greenbag Rd., Ste 1, Morgantown, WV 26501-7158

District/off: 0315-2

User: aala
Form ID: 3180W

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Total Noticed: 52

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13984651 EDI: PRA.COM Mar 27 2018 06:03:00 Portfolio Recovery Assoc., 120 Corporate Blvd.,
Norfolk, VA 23502
14051538 EDI: RESURGENT.COM Mar 27 2018 06:03:00 PYOD, LLC, c/o Shellpoint Mortgage Servicing,
P.O. Box 10826, Greenville, SC 29603-0826
13976099 +E-mail/Text: BankruptcyMail@questdiagnostics.com Mar 27 2018 02:23:54
Quest Diagnostics, Inc., PO Box 7302, Hollister, MO 65673-7302
13976082 EDI: AGFINANCE.COM Mar 27 2018 06:03:00 American General/Springleaf Financial,
PO Box 3251, Evansville, IN 47731
13976102 +EDI: NAVIENTFKASMSERV.COM Mar 27 2018 06:03:00 Sallie Mae, 11100 USA Pkwy,
Fishers, IN 46037-9203
13976103 +EDI: PRA.COM Mar 27 2018 06:03:00 Sears, c/o Portfolio Recovery Assoc. LLC,
PO Box 12914, Norfolk, VA 23541-0914
13976104 +E-mail/Text: bmg.bankruptcy@centurylink.com Mar 27 2018 02:23:06 Sprint, AFNI, Inc.,
404 Brock Dr., Bloomington, IL 61701-2654

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
cr Duquesne Light Company
cr Random Properties Acquisition Corp III
13984631* +AT&T Wireless, c/o Palisades Collection LLC, PO Box 1244, Englewood Cliffs, NJ 07632-0244
13984627* +Allegheny Dermatology Assoc. PC, Parkway Bldg, Ste. 201, 339 Old Haymaker Rd.,
Monroeville, PA 15146-3549
13984628* +Allegheny Dermatology Assoc. PC, Parkway Bldg Suite 201, 339 Old Haymaker Rd.,
Monroeville, PA 15146-3549
13984629* +Allegheny Radiology Assoc., PO Box 49, Pittsburgh, PA 15230-0049
13984632* +Capital One Bank, c/o Alliance One, 4850 Street Rd., Ste. 300,
Feasterville Trevose, PA 19053-6643
13984635* +DCF Dental Collection Firm, 1827 Golden Mile Hwy #B, Pittsburgh, PA 15239-2827
13984636* +Dr. Bryan C. Donohue, Credit Collections USA, 256 Greenbag Rd., Ste. 1,
Morgantown, WV 26501-7158
13984637* +Dr. Rick Rivardo, DCF Dental Collection Firm, 1827 Golden Mile Hwy #D855,
Pittsburgh, PA 15239-2827
13984638* +Duquesne Light Company, 411 7th Avenue, MD6-1, Pittsburgh, PA 15219-1942
13984642* +Forbes Regional Health System, Collection Service Center, 839 Fifth Avenue,
New Kensington, PA 15068-6303
13984643* +Forbes Regional Hospital, PO Box 3475, Toledo, OH 43607-0475
13984644* +Home Depot/Citibank NA, c/o Northland Group Inc., PO Box 390905,
Minneapolis, MN 55439-0905
13984645* +KML Law Group, P.C., Mellon Independence Center - Suite 5000, 701 Market Street,
Philadelphia, PA 19106-1538
13984604* Navient Solutions, Inc. on behalf of USAF, Attn: Bankruptcy Litigation Unit E3149,
P.O. Box 9430, Wilkes-Barre, PA 18773-9430
13984646* +Oral Maxillofacial Surgery, c/o Credit Collections USA, 256 Greenbag Rd., Ste 1,
Morgantown, WV 26501-7158
13984647* +Peoples Natural Gas, PO Box 644760, Pittsburgh, PA 15264-4760
13984648* +Plum Borough Municipal Authority, 4555 New Texas Road, Pittsburgh, PA 15239-1195
13984652* +Premier Medical Assoc., PO Box 643773, Pittsburgh, PA 15264-3773
13984654* +Quest Diagnostics, Inc., PO Box 7302, Hollister, MO 65673-7302
13984655* +Random Properties Acquisition Corp III, 7515 Irvine Center Drive, Ste. 100,
Irvine, CA 92618-2930
13984656* +Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
13984657* +Sallie Mae, 11100 USA Pkwy, Fishers, IN 46037-9203
13984658* +Sears, c/o Portfolio Recovery Assoc. LLC, PO Box 12914, Norfolk, VA 23541-0914
13984660* +Sprint, AFNI, Inc., 404 Brock Dr., Bloomington, IL 61701-2654
13984662* UPMC St. Margaret, NCO Financial, PO Box 13570, Philadelphia, PA 19101
13984663* +USA Funds, PO Box 6180, Indianapolis, IN 46206-6180
13984664* +WPAHS, 2 Allegheny Center, 6th Floor, Pittsburgh, PA 15212-5404
13984630 ##+Allegheny Radiology Assoc., 651 S. Center Ave., Ste. 102, Somerset, PA 15501-2811

TOTALS: 3, * 27, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-2

User: aala
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Random Properties Acquisition Corp III
agornall@goldbecklaw.com, bkgroup@goldbecklaw.com; bkgroup@kmlawgroup.com
Derek K. Koget on behalf of Creditor Allegheny County dkoget@grblaw.com, cnoroski@grblaw.com
James Warmbrodt on behalf of U.S. Trustee Office of the United States Trustee
bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Joseph F. Nicotero on behalf of Joint Debtor Louanne Zebert niclowlgl@comcast.net
Joseph F. Nicotero on behalf of Debtor Steven J. Zebert niclowlgl@comcast.net
Joshua I. Goldman on behalf of Creditor Random Properties Acquisition Corp III
bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company, LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com
Scott R. Lowden on behalf of Debtor Steven J. Zebert niclowlgl@comcast.net
Scott R. Lowden on behalf of Plaintiff Steven J. Zebert niclowlgl@comcast.net
Scott R. Lowden on behalf of Joint Debtor Louanne Zebert niclowlgl@comcast.net
Scott R. Lowden on behalf of Plaintiff Louanne Zebert niclowlgl@comcast.net
William E. Miller on behalf of Creditor Kingsmead Asset Holding Trust
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 16